

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: MICHAEL STEVEN SPANGLER	§	Case No. 1:17-bk-00450
LISA MARIE SPANGLER	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 03/28/2017.
- 2) The plan was confirmed on 08/23/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/30/2021.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$62,809.00.
- 10) Amount of unsecured claims discharged without full payment: \$742,187.32.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 87,606.18	
Less amount refunded to debtor(s)	\$ 212.00	
<b>NET RECEIPTS</b>		<b>\$ 87,394.18</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,935.11	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,935.11</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LARRY W. WOLF, ESQUIRE	Pri	0.00	NA	NA	3,500.00	0.00
ALLIED BUILDING PRODUCTS	Uns	0.00	3,791.82	3,791.82	1,853.70	0.00
M & T BANK	Uns	27,919.00	5,416.28	5,416.28	2,647.85	0.00
M & T BANK	Uns	0.00	3,980.29	3,980.29	1,945.84	0.00
M & T BANK	Uns	0.00	3,463.05	3,463.05	1,692.97	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	406.59	406.59	198.77	0.00
BELAIR ROAD SUPPLY COMPANY,	Uns	8,748.00	8,729.35	8,729.35	4,267.51	0.00
QUANTUM3 GROUP, LLC	Uns	293.00	293.46	293.46	143.47	0.00
BELCO FCU	Uns	9,862.00	9,991.21	9,991.21	4,884.39	0.00
BELCO FCU	Uns	5,542.00	5,439.34	5,439.34	2,659.13	0.00
BELCO FCU	Sec	16,158.00	15,066.55	0.00	0.00	0.00
SANTANDER CONSUMER USA	Uns	0.00	8,932.52	8,932.52	4,366.83	0.00
THE REISTERSTOWN LUMBER	Uns	6,774.00	21,983.77	21,983.77	10,747.18	0.00
AIS PORTFOLIO SERVICE, LP	Uns	1,211.00	208.82	208.82	102.09	0.00
AIS PORTFOLIO SERVICE, LP	Uns	693.00	128.69	128.69	62.91	0.00
DELL FINANCIAL SERVICES	Uns	391.00	2,617.17	2,617.17	1,279.45	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	11,198.00	10,705.62	10,705.62	5,233.64	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMPTROLLER OF MARYLAND	Pri	0.00	1,276.00	1,180.00	1,180.00	0.00
COMPTROLLER OF MARYLAND	Uns	0.00	1,276.00	96.00	46.93	0.00
BECKET & LEE	Uns	0.00	1,526.04	1,526.04	746.03	0.00
UNITED RENTALS, INC	Uns	9,708.00	10,381.75	10,381.75	5,075.32	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	371.97	371.97	181.84	0.00
PEOPLES BANK, A CODORUS	Sec	0.00	410,868.00	0.00	0.00	0.00
TD BANK	Uns	1,744.00	2,027.68	2,027.68	991.27	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,114.91	2,114.91	1,033.91	0.00
COMPTROLLER OF MARYLAND	Pri	0.00	283.00	253.00	253.00	0.00
COMPTROLLER OF MARYLAND	Uns	0.00	283.00	30.00	14.65	0.00
PNC BANK	Sec	101,930.00	98,234.14	1,350.39	1,350.39	0.00
PEOPLES BANK, A CODORUS	Sec	400,000.00	410,868.00	11,960.00	11,960.00	0.00
PEOPLES BANK, A CODORUS	Sec	400,000.00	410,868.00	13,040.00	13,040.00	0.00
E. HALEY ROHRBAUGH	Lgl	0.00	NA	NA	0.00	0.00
FARMERS & MERCHANTS	Sec	690,000.00	NA	NA	0.00	0.00
DEPT OF HOUSING AND URBAN	Pri	300.00	NA	NA	0.00	0.00
STATE OF MARYLAND	Pri	90.00	NA	NA	0.00	0.00
ADVANCED CONTRACTORS	Uns	1,707.00	NA	NA	0.00	0.00
ANESTHIA ASSOC OF YORK	Uns	2,477.00	NA	NA	0.00	0.00
BARCO ELECTRIC INC	Uns	13,899.00	NA	NA	0.00	0.00
BARNES SERVICE CENTER, INC	Uns	236.00	NA	NA	0.00	0.00
BARR CREDIT SERVICES	Uns	4,844.00	NA	NA	0.00	0.00
BEN'S RENTAL, INC	Uns	8,678.00	NA	NA	0.00	0.00
BILES FIRE PROTECTION SERVICES,	Uns	1,184.00	NA	NA	0.00	0.00
CARD MEMBER SERVICES	Uns	7,805.00	NA	NA	0.00	0.00
CARPET & WOOD FLOOR	Uns	15,119.00	NA	NA	0.00	0.00
CARROLL COUNTY MARYLAND	Uns	389.00	NA	NA	0.00	0.00
CHASE	Uns	3,979.00	NA	NA	0.00	0.00
CHASE/BANK ONE CARD SERVICE	Uns	65,808.00	NA	NA	0.00	0.00
CHAVIS ENTERPRISES, LLC	Uns	5,500.00	NA	NA	0.00	0.00
CHESAPEAKE INDUSTRIAL	Uns	1,014.00	NA	NA	0.00	0.00
CITY OF BALTIMORE PARKING	Uns	32.00	NA	NA	0.00	0.00
CLASSIC MASONRY, LLC	Uns	10,880.00	NA	NA	0.00	0.00
COMCAST	Uns	497.00	NA	NA	0.00	0.00
COMENITY BANK/LANE BRYANT	Uns	193.00	NA	NA	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CUSTOM ELECTRONIC SESERVICE,	Uns	529.00	NA	NA	0.00	0.00
DAMASCUS COMMUNITY BANK	Uns	3,492.00	NA	NA	0.00	0.00
EMS HEATING & COOLING INC	Uns	365.00	NA	NA	0.00	0.00
ERIE INSURANCE GROUP	Uns	45,712.00	NA	NA	0.00	0.00
FINCH RENTALS, INC	Uns	102.00	NA	NA	0.00	0.00
FREEDOM SEPTIC SERVICE, INC	Uns	1,963.00	NA	NA	0.00	0.00
GATEWAY ONE LENDING	Uns	18,908.00	NA	NA	0.00	0.00
GOODYEAR/CBNA	Uns	843.00	NA	NA	0.00	0.00
HOCKSTEIN'S, INC	Uns	588.00	NA	NA	0.00	0.00
HOME DEPOT	Uns	30,045.00	NA	NA	0.00	0.00
JIFFY LUBE	Uns	0.00	NA	NA	0.00	0.00
JUST TEMPS GRS LLC	Uns	12,018.00	NA	NA	0.00	0.00
K&T PLUMBING, INC	Uns	6,500.00	NA	NA	0.00	0.00
KENSEAL CONSTRUCTION	Uns	2,014.00	NA	NA	0.00	0.00
KOHL'S	Uns	774.00	NA	NA	0.00	0.00
LONG FENCE CO, INC	Uns	441.00	NA	NA	0.00	0.00
MANDERS DECORATING COMPANY,	Uns	1,500.00	NA	NA	0.00	0.00
MCCARTHY, BURGESS & WOLFF	Uns	738.00	NA	NA	0.00	0.00
MICHAEL AND LAUREN WEDEKIND	Uns	310,000.00	NA	NA	0.00	0.00
MOSIAC TILE COMPANY	Uns	55.00	NA	NA	0.00	0.00
MOVABLE STORAGE, INC	Uns	1,000.00	NA	NA	0.00	0.00
NATIONAL LUMBER COMPANY	Uns	12,000.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	86.00	NA	NA	0.00	0.00
PAINTING MIRACLES LLC	Uns	39,651.00	NA	NA	0.00	0.00
PRINCES GEORGES COUNTY	Uns	40.00	NA	NA	0.00	0.00
RANDALL HOFF INTERIORS	Uns	600.00	NA	NA	0.00	0.00
REVOLUTION BUILDING SUPPLY,	Uns	1,500.00	NA	NA	0.00	0.00
RMS MECHANICAL, LLC	Uns	8,500.00	NA	NA	0.00	0.00
SCHNABEL ENGINEERING	Uns	3,843.00	NA	NA	0.00	0.00
SEAR COMMERCIAL ONE CREDIT	Uns	1,505.00	NA	NA	0.00	0.00
STEW'S SERVICES. LLC	Uns	2,424.00	NA	NA	0.00	0.00
TC DRYWALL, LLC	Uns	40,500.00	NA	NA	0.00	0.00
THE GUTTER GUYS	Uns	732.00	NA	NA	0.00	0.00
THE SHERWIN WILLIAMS	Uns	4,052.00	NA	NA	0.00	0.00
THOMAS, BENNETT & HUNTER, INC	Uns	303.00	NA	NA	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
TOMLIN TECHNOLOGY	Uns	79.00	NA	NA	0.00	0.00
UNI URGENT CARE CENTER	Uns	582.00	NA	NA	0.00	0.00
WELLSPAN HEALTH	Uns	8,608.00	NA	NA	0.00	0.00
WELLSPAN PHYSICIANS BILLING	Uns	233.00	NA	NA	0.00	0.00
WTC CONTRACTORS, INC	Uns	1,214.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,350.39	\$ 1,350.39	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 25,000.00	\$ 25,000.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 26,350.39	\$ 26,350.39	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,433.00	\$ 4,933.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 6,433.00	\$ 4,933.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 102,636.33	\$ 50,175.68	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,935.11	
Disbursements to Creditors	\$ 81,459.07	
<b>TOTAL DISBURSEMENTS:</b>		\$ 87,394.18

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/28/2022

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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